

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael A. Mimoso
Amelie Mimoso
Debtors

Case No. 20-01242-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 11, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Mimoso, Amelie Mimoso, 512 W. Areba Avenue, Hershey, PA 17033-1605
5626617	Citigroup Mortgage Loan Trust 2024-RP1, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5626618	+ Citigroup Mortgage Loan Trust 2024-RP1, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2024-RP1 Select Portfolio Servicing, Inc. 84165-0250
5605093	+ Nationstar Mortgage LLC, 7515 Irvine Center Drive, Irvine, CA 92618-2930
5605094	+ Nationstar Mortgage LLC, 7515 Irvine Center Drive, Irvine, CA , 92618, Nationstar Mortgage LLC, 7515 Irvine Center Drive Irvine, CA 92618-2930
5319289	+ Patient First, PO Box 758941, Baltimore, MD 21275-8941
5319291	+ Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725
5319293	+ Realty Profession Group, LLC, 101 South Lime Street, Quarryville, PA 17566-1233
5332906	+ TFC Credit Corporation, 2010 Crow Canyon Place STE 300, San Ramon CA 94583-1344
5319295	TFC Tuition Financing, Attn: Bankruptcy, 2010 Crow Place, Suite 300, San Ramon, CA 94583
5319297	+ UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Oct 11 2024 22:35:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Oct 11 2024 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323084	EDI: PHINAMERI.COM	Oct 11 2024 22:35:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5319280	+ EDI: PHINAMERI.COM	Oct 11 2024 22:35:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5354127	+ EDI: LCIBAYLN	Oct 11 2024 22:35:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1837
5319281	+ EDI: CAPITALONE.COM	Oct 11 2024 22:35:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5327130	EDI: CAPITALONE.COM	Oct 11 2024 22:35:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5319577	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 11 2024 18:33:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
5319283	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 11 2024 18:33:00	Credit Acceptance, 25505 West 12 Mile Road,

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			Suite 3000, Southfield, MI 48034-8331
5319284	+ EDI: CONVERGENT.COM	Oct 11 2024 22:35:00	Dish Network, c/o Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
5319278	EDI: IRS.COM	Oct 11 2024 22:35:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5333130	EDI: JEFFERSONCAP.COM	Oct 11 2024 22:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5319282	EDI: JPMORGANCHASE	Oct 11 2024 22:35:00	Chase Mortgage, Chase Records Center/Attn: Corr, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
5319286	+ Email/Text: Bankruptcy@keystonecollects.com	Oct 11 2024 18:33:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5486881	Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2024 18:33:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
5486882	Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2024 18:33:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, ATTN: Bankruptcy Department
5319822	EDI: AGFINANCE.COM	Oct 11 2024 22:35:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5319288	+ EDI: AGFINANCE.COM	Oct 11 2024 22:35:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5319290	Email/Text: bankruptcies@penncredit.com	Oct 11 2024 18:33:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
5319292	+ Email/Text: Bankruptcy@BAMcollections.com	Oct 11 2024 18:33:00	Penn State Hershey Medical Center, c/o Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
5319279	+ EDI: PENNDEPTREV	Oct 11 2024 22:35:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5319279	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 18:33:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5351079	EDI: PENNDEPTREV	Oct 11 2024 22:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5351079	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 18:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5319396	^ MEBN	Oct 11 2024 18:30:54	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5319294	+ EDI: SYNC	Oct 11 2024 22:35:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, PO Box 965064, Orkando, FL 32896-5064
5319296	+ Email/Text: Bankruptcies@nragroup.com	Oct 11 2024 18:33:00	Tristan Radiology Specialists, c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5319287		Natalie A. Mimoso, Removed per entry 16

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5319285	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5482189	##+	Nationstar Mortgage LLC, c/o Bernadette Irace, Esquire, Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor Nationstar Mortgage LLC birace@moodklaw.com bkecf@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Michael A. Mimoso gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Amelie Mimoso gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michelle McGowan	on behalf of Creditor Citigroup Mortgage Loan Trust 2024-RP1 mimcgowan@raslg.com
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Michael A. Mimoso

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1857

EIN --

Debtor 2

Amelie Mimoso

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5550

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01242-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Mimoso
aka Michael A. Mimosoortiz, aka Michael A.
Ortiz

Amelie Mimoso
aka Amele Mimoso

By the
court:

10/11/24

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.